

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/025,897 Confirmation No.: 9205
Applicant : Kight et al.
Filed : **December 26, 2001**
Title : **Risk Based Payment Method and System**

Art Unit : 3691
Examiner : Kelly Seaggs Campen
Confirmation No. : 9205
Docket No. : 23952-0039
Customer No. : 72386

OK TO ENTER: /K.C./

11/07/2010

AMENDMENT UNDER 37 C.F.R. § 1.312

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Madam:

Prior to the issuance of the above-identified application, please amend the application as follows. If a decision is made not to enter the foregoing amendments in whole, Applicants respectfully request entry in part of those amendments for which the Examiner decides entry is proper per MPEP § 714.16(e).

The Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 7 of this paper.

The **Conclusion** begins on page 8 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop: Amendment on **October 25, 2010**.



Eva N. Mukasa